

GATEWAY BANK, FSB
ANNUAL MEETING OF SHAREHOLDERS
September 11, 2024

THIS REVOCABLE PROXY IS SOLICITED BY THE BOARD OF DIRECTORS

The undersigned shareholder of Gateway Bank, F.S.B. (the "**Bank**") hereby nominates, constitutes and appoints Arnold Grisham and Hope Lundt the attorney, agent, and proxy of the undersigned with full powers of substitution, to vote all stock of the Bank which the undersigned is entitled to vote at the Annual Meeting of Shareholders of the Bank to be held at 10:30 a.m. (local time), on September 11, 2024 and at any and all adjournments thereof as fully and with the same force and effect as the undersigned might or could do if personally present thereat, as follows:

Proposal 1. Election Directors. Authority to elect the following ten (10) persons, each to hold office until the 2025 Annual Meeting of Shareholders of the Bank and until his or her respective successor is duly elected and qualified. Cumulative voting applies.

If voting a cumulative ballot for directors, your proxy card must be mailed back per the mailing instructions provided on the reverse.

	FOR	WITHHOLD	Shares Voted For Nominees If Voting a Cumulative Ballot
01. Louis Cosso	<input type="checkbox"/>	<input type="checkbox"/>	_____
02. Greg Gersack	<input type="checkbox"/>	<input type="checkbox"/>	_____
03. Arnold Grisham	<input type="checkbox"/>	<input type="checkbox"/>	_____
04. James Keefe	<input type="checkbox"/>	<input type="checkbox"/>	_____
05. Mark Lefanowicz	<input type="checkbox"/>	<input type="checkbox"/>	_____
06. Hope Lundt	<input type="checkbox"/>	<input type="checkbox"/>	_____
07. Collin Madden	<input type="checkbox"/>	<input type="checkbox"/>	_____
08. Alan Schick	<input type="checkbox"/>	<input type="checkbox"/>	_____
09. John Stoller	<input type="checkbox"/>	<input type="checkbox"/>	_____
10. Patricia Trendacosta	<input type="checkbox"/>	<input type="checkbox"/>	_____

Cumulative Voting: Do NOT fill in the lines in the column titled "Shares Voted for Nominees if Voting a Cumulative Ballot" unless you wish to use cumulative voting. To cumulate your vote for one or more of the above nominee(s) write on the lines after the name of each nominee the number of votes you desire to cast for that nominee.

Proposal 2. Ratification of Appointment of Independent Auditors. Ratifying the appointment of Eide Bailly LLP as the Bank's independent auditor for the fiscal year ending December 31, 2024.

- FOR
 AGAINST
 ABSTAIN

In their discretion, the Proxies are authorized to vote upon such other business as may properly come before the meeting and any adjournment or postponement thereof.

THIS PROXY, WHEN PROPERLY EXECUTED, WILL BE VOTED IN THE MANNER DIRECTED ABOVE BY THE UNDERSIGNED SHAREHOLDER(S). IF PROPERLY SIGNED, BUT NO DIRECTION IS MADE, THIS PROXY WILL BE VOTED "FOR" EACH OF THE BOARD NOMINEES IN PROPOSAL 1 AND "FOR" PROPOSAL 2.

Please sign exactly as your name appears on your stock certificate. When shares are held by joint tenants, both should sign. When signing as attorney, personal representative, administrator, trustee or guardian, please give full title as such. If a corporation or partnership, please sign in full corporate name, by the President, other authorized officer, or by an authorized person.


Date: _____

Signature of Shareholder


Signature of Shareholder


Voting Instructions

You may vote your proxy in the following ways:

 Via Internet:

 Login to <http://www.annualgeneralmeetings.com/GWBK2024/>

 Enter your control number (12 digit number located below)

 Via Mail:

Pacific Stock Transfer Company
c/o Proxy Department
6725 Via Austi Parkway, Suite 300
Las Vegas, Nevada 89119

CONTROL NUMBER

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 11:59 p.m., Eastern Time, on September 10, 2024.

Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned your proxy card.